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PATENT

01929-P0001E SPM/TMO

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

6-19-03

Applicants	James J. Turk, <i>et al.</i>	
Serial No. 09/340,566	Confirmation No. 4066	Filing Date: June 28, 1999
Title of Application	Electronic Cash Eliminating Payment Risk	
Group Art Unit: 3623	Examiner: Choi, Kyle Jaehun	

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Declaration and Power of Attorney

As below-named inventors, we hereby declare that:

Our residences, post office addresses, and citizenships are as stated below next to our names.

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **Electronic Cash Eliminating Payment Risk** (File No. 01929-P0001E SPM/TMO), filed on June 28, 1999 and assigned U.S. Patent Application No. 09/340,566.

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended in the Amended Patent Application filed on March 18, 2002. To the best of our knowledge, information, and belief the facts stated therein are true.

We acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(3) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International Application which designated at least one country other than the United States, listed below, any foreign application for patent or inventor's certificate, or PCT International Application having a filing date before that of the application on which priority is claimed.

None

We hereby claim the benefit under Title 35, United States Code, §119(e) of any United States Provisional Application(s) listed below.

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Applicants: James J. Turk et al.

None

We hereby claim the benefit under Title 35, United States Code, §120 of any United States Application(s), or §365(c) of any PCT International Application designating the United States, listed below, and insofar as the subject matter of each of the claims of this Application is not disclosed in the prior United States or PCT Application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Patent Application Serial No. 08/921,760, filed 26 August 1997
(now U.S. Patent No. 5,983,207);

which is a continuation in part of

U.S. Patent Application Serial No. 08/465,430, filed June 5, 1995
(now U.S. Patent No. 5,671,364);

which is a continuation-in-part of:

U.S. Patent Application Serial No. 08/015,588, filed February 10, 1994
(now abandoned).

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint Stephen P. McNamara, Registration No. 32,745, and Todd M. Oberdick, Registration No. 44,268, of ST.ONGE STEWARD JOHNSTON & REENS LLC; 986 Bedford Street; Stamford, Connecticut 06905-5619 (203 324-6155); with full power of substitution, association and revocation, as attorney to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Please direct all telephone calls and correspondence to Stephen P. McNamara at the above address and telephone number.



Page two
Declaration and
Power of Attorney
Applicants: James J. Turk et al.

Full name of first inventor:

James J. Turk

Inventor's signature

Date:

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Inventor's signature

Geoffrey Turk

Date:

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Applicants: James J. Turk et al.

Full name of first inventor:

Inventor's signature

Date:

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29 May 2003

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